

Banks of Capital City Are Sound and Prosperous.

Financial Institutions.

American Security and Trust Company.

The strongest evidence of the steady growth of any city is its increasing financial importance, and Washington banking institutions all show a remarkable growth for 1911, compared with the preceding year. This growth is shown by the fact that the American Security and Trust Company, which was organized in 1890, and from its inception its growth has been almost phenomenal, until today it is one of the most powerful banking houses in the entire country, having a capital and surplus of \$5,174,650. It is a safe statement, and one that will be generally admitted, that the American Security and Trust Company of Washington, D. C., has during the years it has been established done more than any other financial institution toward the enhancement of Washington's reputation as one of the most substantial and progressive financial centers in the country.

It is not strange, then, that the business people of Washington take an unusual pride in this institution, which is reflecting credit upon the entire community, as well as upon the energetic and progressive management of the company, which is directed and is officered by men of the strongest financial standing and strictest integrity will be apparent from a glance at the list of officers, which are as follows: Charles J. Bell, president; Howard S. Henshaw, vice president; Corcoran Thom, vice president and trust officer; Henry F. Mount, vice president; James F. Hood, secretary; Charles E. Howe, treasurer; Alfred B. Lee, assistant trust officer; William W. Keck, assistant treasurer; and John C. Holden, auditor.

The extent to which this bank has won public confidence during its career is strikingly illustrated in the following comparative statement from organization to date. On December 31, 1911, the bank had deposits of \$1,235,238, and assets of \$1,235,238. Two years later, in 1909, its deposits were \$2,982,321, capital, surplus, and undivided profits, \$1,528,151, and assets, \$1,528,151. And still ten years later, December 31, 1911, its deposits had grown to \$5,174,650, capital, surplus, and undivided profits, \$2,754,650, and assets, \$5,174,650. This does not include the trust department, which comprises of which are, according to law, kept entirely distinct from the assets of the company.

Such a record can tell only one story—the story of wise and skillful management, prompt and courteous service, sound banking and public confidence. Few banking corporations in the entire United States show such a record of steady growth as the above statement indicates. The bank occupies its own handsome structure, which is one of the finest and most modern buildings in the city, located at the northwest corner of F and Pennsylvania avenues. A general banking business is carried on accounts of individuals, firms, and corporations, and interest is paid on all deposits, large or small.

In addition to a general banking business, the American Security and Trust Company acts as administrator, executor under will, guardian, assignee, receiver, and trustee under mortgages, and is equally as strong in the trust as in the banking department. In conclusion, we can only say that the American Security and Trust Company is considered by great financiers one of the strongest banking houses in the entire United States.

Riggs National Bank.

It is a fair assertion that the commercial and financial importance of an modern community is judged principally by the character of its banks. Tested by this standard, there is no city in the country which can point to financial institutions more ably managed, more widely useful, or more strongly backed than the Capital City. And in a review of this kind it is only fair to say that Washington's prestige as a financial center has been largely due to the successful activities of the Riggs National Bank. This institution is an old-established one, and its record has been one of constant increasing prestige and usefulness in the commercial and financial circles of the country. The Riggs National Bank is housed in its own handsome structure in Pennsylvania avenue, opposite United States Treasury. Every accommodation for business is provided, and accounts are collected. Travelers' checks and letters of credit are issued, and foreign drafts to people going abroad. Foreign exchange is bought and sold, and good paying investments are made for customers of the bank. The Riggs National Bank is conducting its great business along on a sound and conservative basis, and is a credit to the community as well as to an enterprising management.

Commercial National Bank.

The first and most important requisite for a bank is absolute safety and reliability. Upon this foundation much may be built in the way of advanced and progressive ideas of banking and methods of management, but the foundation of security must be as immovable as a mountain of stone. The Commercial National Bank, one of the country's leading financial institutions, is a banking house which comes fully up to the severest tests that can be imposed for safe and conservative financial management. Organized in 1894, and with less than a decade of life to look back upon, the career of this splendid bank has been nothing short of remarkable for it has occupied a position in the financial world of Washington that is second to none in the city. With a capital stock of \$700,000, the Commercial National has accumulated a surplus and undivided profits of \$1,000,000, a record for less than eight years of business. The confidence of the public in the institution and the regularity with which it enjoys with the business men of the city are shown by the fact that its deposits total about five million dollars, among its patrons being some of the most important commercial and industrial enterprises of Washington and the surrounding country. The Commercial National is "the bank of personal service." The most liberal accommodation to its patrons consistent with sound banking has always been its policy, while courtesy and an obliging spirit on the part of its employees has ever been a distinguishing feature of its management. A glance at the list of the directors of the Commercial National reveals the names of some of the ablest financiers in the country, while its officers are men whose names are synonymous

with financial strength and ability.

Ashburn G. Chapman, president; Eldridge E. Jordan, N. H. Shaw, and Tucker E. Sands are vice presidents. John Poole is cashier, and Herbert V. Hunt is assistant cashier.

United States Savings Bank.

No financial institution is so commendable in any progressive community as the savings banks which have done so much throughout the country to educate the wage earner and salaried class to save their earnings. Washington has good reason to congratulate itself upon the character and strength of its leading savings banks which are conducted on a conservative yet enterprising basis. One of the strongest and most reliable of these is the United States Savings Bank, which occupies its own handsome banking quarters at the corner of Fourteenth and U streets northwest. A glimpse at the latest statement of this bank issued February 29, 1912, will show a very strong position, the resources being about \$100,000 and a capital stock of \$100,000. The officers and directors of the bank are among the most prominent and trusted of Washington's financiers and successful business men. Wade H. Cooper, president, and Wilbur H. Zapp, cashier, are experienced financiers and practical bankers, and they are assisted by the following: Edward S. Henshaw, vice president; Daniel Thew Wright, Justice of the Supreme Court of the District of Columbia; John J. Sheehy, wholesale grocer; Charles A. Goldsmith, of M. Goldsmith & Son, jeweler; James M. Baker, vice president; James L. Karkick, president Fidelity Storage Company; William T. Davis, wholesale and retail crockery; W. E. Cooper, president American National Bank, Wilmington, N. C.; Daniel C. Roper, chief clerk Committee on Ways and Means, House of Representatives; W. E. G. Perry, District of Columbia; William M. Stewart, chief statistician United States Census Bureau; William D. Barry, wine merchant; C. K. Berryman, the Washington Evening Star; Thomas J. Cooper, president Bank of Mount Olive, N. C. All of these gentlemen stand as men of unimpeachable integrity and distinguished financial ability, and being with them personally as trustees of the bank affords a guarantee of talent that has aided materially in making the United States Savings Bank one of the soundest and safest in the city of Washington.

A general banking business is conducted, and 4 percent interest is paid on savings deposits, the bank being a favorite depository of the business men and savings depositors of this section of the city. Safe deposit boxes are also provided for the convenience of the bank's customers. This bank is an ideal financial institution, growing in favor and doing business every day and has a great future.

S. C. Wheeler & Co.

The importance of New York City as the financial center of the United States, and indeed of all the world, can hardly be questioned, and although the influence of this city is felt in every part of the year growing to larger proportions, it is still necessary for Washington brokers to keep in close touch with the New York situation, so that their patrons may be at any disadvantage from residing in this city. With this idea in view the brokerage firm of S. C. Wheeler & Co., whose offices are located at 1111 Pennsylvania avenue, has been building, under the leadership of a private wire to the New York Consolidated Stock Exchange. The advantage that is gained to their patrons through this direct contact is obvious. This is especially true of those men who are forced to live in Washington a portion of the year on account of legislative duties, but who have large investments in New York City and need close and sometimes immediate attention. S. C. Wheeler & Co. are correspondents of members of the Consolidated Stock Exchange, of New York City, and are able to give their patrons the best of service as if they were actually on the floor of the exchange building on Wall street. This firm is also the largest brokerage firm in the city, and one of the largest in the country. Mr. S. C. Wheeler, the manager of the firm, is a man of wide knowledge of market conditions being above the ordinary. With him is associated A. R. Metzger.

A. G. Plant & Co.

Among the financial people and individual investors in securities A. G. Plant & Co., bankers and brokers, of Washington, is a well known and familiar name among the financiers in many parts of the United States, for it is one of the strongest and most reliable houses in the country. A. G. Plant & Co. are dealers in government, municipal, and corporate bonds, possessing the requisite capital to do large things. They are members of the National Bond and Investment Company, and are in every way prepared to offer the public the best of service in the purchase of bonds and stocks in their own choice of railroad and industrial stocks and bonds and municipal bonds or other debentures. They also offer to the public the advantages of their knowledge, experience, and best judgment. For their customers they buy or sell upon the same advantage ground as upon buying or selling for themselves, individually or as a firm of brokers. In handling government bonds and railroad stocks it is well understood that they place themselves at the command of their clients and faithfully execute their orders, looking to the care and rapid delivery. Their large patronage and their continued success in this community is the best testimony to their honesty and their fair dealing. They occupy well-appointed offices on the ground floor of Evans Arcade.

National Investment Company.

The public little appreciates the importance to the financial development of the country of the services rendered by the various institutions scattered all over the United States, which, while not part and parcel of the general banking system of the country, are an indispensable adjunct to sound banking. The National Investment Company, originally incorporated in Oklahoma, but doing an extensive business all over the United States, is one of the sort of financial institutions to which the United States owes much of its general development along all commercial and industrial lines. A sound conservatism has marked its policy ever since the company has been in existence, and it is recognized in financial circles as one of the most substantial and absolutely reliable concerns ever organized in the United States. The National Investment Company deals generally in all solvent and safe securities of every character, and is known for its rigid business integrity and an adherence to the highest standard of business ethics is well recognized, and is not the least important factor in the development of the country which it has enjoyed and which has been richly merited. As a man, it is known by the company he keeps, so a company is known by the sort of man who manages its affairs. The president of the National Investment Company is S. J. Masters, one of the leading financiers of the country, and a man whose



Facing Capitol Square is the second largest library in the world and the most lavishly ornamented building in the Capital City. It was constructed at a cost, exclusive of site, of more than \$6,000,000. It contains art treasures which draw pilgrims from many countries.

clerk of the country, and a man whose name is synonymous with financial ability and integrity. It is largely to his splendid executive ability and business management that the company of which he is the head owes its present standing in the business world.

Munford & Smith Co., Inc.

The bankers of every country naturally constitute the backbone of that country's financial prosperity and prestige. It is they who bear the brunt of a nation's industrial shocks and who lead the van of its industrial progress and advancement. No city or community can have a better asset than a wide-awake banking institution. In the Washington market, the firm of Munford & Smith Co., Inc., investment bankers, of 1111 Seventeenth street, Washington, can boast of an institution which in every respect measures up to the severest test to which a banking concern of this class can be submitted. The company is a successor to the Munford & Lorton Company, an institution well and favorably known in financial circles of the Capital City. Its policy has, from the beginning, been one of sound conservatism, tempered with the widest liberality and accommodation to its customers. The president of the Munford & Smith Co., Inc., is Edward S. Munford, formerly of the Munford & Lorton Company, which the present concern succeeded in business. Mr. Munford is recognized as one of the financial leaders of the nation's Capital, a man of rare judgment and splendid executive ability, and prominent in every movement looking to the upbuilding of the city. George F. Smith is vice president. Like Mr. Munford, Mr. Smith is a conspicuous figure in Washington business life, and is a striking type of the hustling, busy American who has won his way to the front ranks of a difficult profession with inherent merit and close application to business. He is also head of the banking house of George F. Smith & Co., of Chicago.

J. Thilman Hendrick.

For eighteen years Mr. J. Thilman Hendrick has been engaged in the investment, loan, and insurance business and his experience has been wide and varied. He has been a financial adviser, and makes loans on stock, and deals in New York and Washington bonds, and in everything pertaining to money matters. He is also the local representative of the Manhattan Life Insurance Company. Mr. Hendrick, whose office is on the first floor of the Hendrick Building, stands high in financial circles.

Lawrence Barham & Co., Bankers.

Messrs. Lawrence Barham & Co., bankers, of New York, Philadelphia, and Washington, are among the foremost "bond houses" of this country. This house confines itself exclusively to dealing in government, municipal, railroad, and other corporate bonds, and they almost invariably own the bonds which they offer for sale to investors, it being their practice to buy whole issues direct from the government or corporation issuing them. The Washington office of the firm is in charge of Mr. W. E. Lewis, long and favorably known here, and a recognized authority on all investment matters.

Consolidated Sales Company, Inc.

The Consolidated Sales Company, Inc., at 1419 H street northwest, is one of the oldest and largest selling agencies handling goods before the United States government. It is a Washington institution, and this firm handles machinery, electric trucks, sectional houses, mechanical supplies, steel furniture, lockers, and shelving, as well as school equipments, rubber goods, and many other articles. It is the manufacturers direct, and introduces these goods in the various government departments, is a field that calls for a particular kind of man. Formerly, this business was done direct by the manufacturers with the government, and involved a great deal of expenditure of time. Experience has proved that the best results are secured by placing the selling in the hands of specialists, like the Consolidated Sales Company, Inc. This firm is one of the largest of its kind in this section of the country. The president is Louis C. Witkowski; the president, James F. Kelly; secretary and treasurer, William W. Conner.

Drs. Bosley and Weeks, Veterinary Surgeons.

The rapid strides made by science during the past century have resulted in extending much aid to the human body. And in all this advancement there is no phase that gives more general satisfaction than the advances in science which enables humane treatment to be extended to the dumb animals. Skilled surgeons now doctor these animals. Drs. Bosley and Weeks, of Washington, are graduates of the College of Veterinary Surgeons, and they have had wonderful success in their treatment of animals. They maintain a well-equipped hospital at 309-311 Sixth street northwest, where animals are received for treatment. A careful diagnosis is made and a course of treatment is given calculated to remedy the diseases. For seven years these doctors have been engaged in practice, and they have achieved successfully some of the most valuable animals in the city.

Automobiles and Supplies.

The Pope Automobile Company of Washington.

This business was established twelve years ago as a branch of the Pope Automobile Company, of Hartford, and four years later was purchased by the present owners. The salesroom and garage is located at 111 Fourteenth street northwest, and the cars handled are the Pope, Hartford, the Marabou, and the Columbia Electric. The superior merits of these cars are all well known in this city and throughout the country, so that they need no eulogy from the pen of the writer. The garage occupies two floors fifty by one hundred feet, and has every modern equipment, including an electric elevator. The company employs a staff of competent assistants, but personally supervises every job that leaves the shop. Upon calling Mr. Hazleton up on the "phone" Main 125—he will promptly send for and deliver repair work and satisfaction is guaranteed every patron.

Prof. H. N. D. Parker, Hope for Incubators.

Reaching out for incurable (so-called) diseases is rather unusual among physicians and specialists. This, however, is the case with Prof. H. N. D. Parker, whose experience as a physician extends over a period of nearly half a century, thirty years of which were spent in Chicago, where he successfully treated Paralysis, Bright's disease, rheumatism, and other ailments, which had passed beyond the reach of ordinary methods of healing. His many testimonials from people of that city and surrounding territory attest in an unusual manner to his eminent skill and ability. He has made many remarkable cures of the following diseases: Locomotor ataxia, paralysis, infantile paralysis, Bright's disease, rheumatism, asthma, insomnia, and a long list of nervous ailments, together with serious ailments of the digestive organs and intestinal tracts. His cures of intestinal paralysis, Bright's disease, and rheumatism have created favorable comment among physicians and scientists.

Auto Accessory Line.

In the automobile accessory line Washington and the District of Columbia is well supplied by Reed's Motor Supply Shop, of which Mr. W. E. Reed is the proprietor. Mr. Reed established in business in Washington in 1908, and from that time has been a successful dealer in automobile accessories. He is also a dealer in the superior lines of goods handled, and his square and honorable methods of conducting his business. His place of business is located at 1215 Connecticut avenue, and here he carries a complete line of automobile supplies, accessories and motor wearing apparel of the best make, and is ready to supply all makes of cars. He transacts both a wholesale and retail business, and sells to dealers and owners in the District and throughout Virginia, West Virginia, and Maryland. Keeping a large stock of goods in this city, he is an expert automobile man and devotes his entire time to looking after his business, while he has also several experienced assistants. He is also a dealer in the "Invisible self-starter," which can be put on any car and guaranteed, for the small expense of \$3. Call and see Mr. Reed, who will gladly give any further information required.

Washington Auto Supply Co., Inc.

The above company, located at 1215 New York avenue northwest, commenced business March 1, 1911, and has been very successful from the outset. A fine line of auto, motor, and bicycle supplies are carried, while a specialty is made of Flak tires—"best tire in the world"—and vacuum lubricants. The company also does the highest grade of vulcanizing at a very low price, a factory expert in charge of this branch. Mr. E. M. Van Ness, the president and manager, is a practical and experienced automobile man, and autists will find his opinion valuable. Mr. J. M. Touey is secretary. Five men are employed, and autists will find free air on tap.

T. N. Mudd, Jr., Inc.

The bicycle is certainly "coming back" again, and it is a welcome sign both of the sense and enterprise of the American people. Five years ago T. N. Mudd, Jr., opened a bicycle store at 1223 New York avenue northwest, and three years later was incorporated, with Mr. Mudd as manager. The stock carried embraces motorcycles, bicycles, and bicycle sundries of all kinds, and repair work is promptly and carefully done. Mr. Mudd has five capable assistants.

E. P. Hazleton, Bicycles and Sundries.

That the bicycle is again growing in popularity more and more every day both for pleasure and business may be suggested by the fact that during the year 1911 Mr. E. P. Hazleton, whose place of business is at 425 Tenth street northwest, sold 1,304 wheels and 2,700 pairs of bicycle tires. Mr. Hazleton, who has had years of experience as a bicycle manufacturer and dealer, conducts the largest and best equipped bicycle establishment in the District of Columbia. He carries in stock fourteen different makes of wheels, and makes a specialty of repairing and overhauling all makes of bicycles. He also carries a large stock of bicycle sundries, and is ready to supply all makes of cars. He transacts both a wholesale and retail business, and sells to dealers and owners in the District and throughout Virginia, West Virginia, and Maryland. Keeping a large stock of goods in this city, he is an expert automobile man and devotes his entire time to looking after his business, while he has also several experienced assistants. He is also a dealer in the "Invisible self-starter," which can be put on any car and guaranteed, for the small expense of \$3. Call and see Mr. Reed, who will gladly give any further information required.

Georgetown Gaslight Company.

The enterprising suburb of Washington-Georgetown is notably fortunate in having a public utility corporation which, although not operated on a purely philanthropic basis, and yet willing to sacrifice a maximum of profit for the benefit of the community, this is the Georgetown Gaslight Company. The gentlemen at the head of this corporation have a direct and personal interest in the welfare of the community, and their conduct of the company's affairs is gentlemanly and tempered with a spirit of general helpfulness and co-operation. The scale upon which the Georgetown Gaslight Company is operating may be suggested by the statement that on a single gas meter lighting, heating, and cooking purposes throughout Georgetown, where the gas is not only of the best quality, but always in sufficient quantity to give the very best light and heat, while the rates are as low as anywhere in the country. A large force of men is employed, and the company is always expending much money to maintain the most improved apparatus and extending their pipes to meet the demand of the people and the opening up of new territory. This is an old established company, and its officers, who are among the most enterprising and progressive citizens of this section, are: Robert D. Weaver, president; Maurice J. Adler, vice president, and Robert L. Middleton, secretary and general manager. Mr. Middleton is a recognized expert in this difficult field, and an unusually able executive. The offices of the company are located at 1115 Twenty-ninth street northwest.

J. E. Hanger, Inc.

A review of the business and industrial interests of Washington would not be complete without some mention of J. E. Hanger, Inc. Their business is the largest of its kind in the country, and they are particularly well known in the Eastern, Southern, and Middle Western States. Mr. Hanger is inventor, patentee, and manufacturer of the Hanger improved artificial limb. His experience both in wearing and manufacturing limbs extends back to 1881, when he made the first artificial leg he had ever seen to replace a limb he had lost, and he has since that time been a pioneer in the artificial limb. It is a fact of history that he was the first soldier on either side to lose a limb, and he now has the distinction of the longest experience on record of any manufacturer who wears a limb. All that science and skill has been able to discover is incorporated in their work of providing substitutes for amputated limbs. These limbs are manufactured in Washington, Atlanta, and St. Louis, where the firm has established factories fully equipped with the latest improved machinery. Mr. Hanger holds numerous patents for "Hanger" and "Hanger" improvements on artificial limbs, including the Hanger lathe-fitted socket, Hanger condenser knee-joint, Hanger condenser, Hanger condenser, Hanger joint, Hanger flexible socket. These and other special features, with the expert knowledge gained by years of experience making and wearing limbs, have won for the Hanger improved limbs an enviable reputation throughout the entire country. The Washington manufacturing plant is located in the Hanger Building, 25-27 Seventh street northwest, where the brick and steel structure erected and equipped especially for them in 1911. The corporation employs about 125 persons, who are engaged in the manufacture of the Hanger improved limbs, and the second by the painting department, a well equipped elevator connecting the two floors. Among their patrons is the standard of excellence in the artificial limb, and the foremost commercial concern doing business in the city. The success of Mr. Hanger is due to his strict adherence to sound business principles.

George M. Siebert, Carriage and Wagon Works.

One of the foremost manufacturers of carriages and wagons in Washington is George M. Siebert, of 32 Canal street southwest. Mr. Siebert does a general business in automobile and carriage painting, trimming, and repairing, besides his manufacturing work. He has been in the business for over twenty years, and his completely equipped buildings in the city, which is owned by Mr. Siebert, the first floor of which is occupied by the automobile and woodworking shops, and the second by the painting department, a well equipped elevator connecting the two floors. Among their patrons is the standard of excellence in the artificial limb, and the foremost commercial concern doing business in the city. The success of Mr. Siebert is due to his strict adherence to sound business principles.

Loose-Wiles Biscuit Company.

The importance of Washington as a manufacturing and distributing center is being recognized more and more each day, as is shown by the establishment in this city of a branch of the Loose-Wiles Biscuit Company, one of the best of the kind in the United States. Among the largest establishments of this kind in Washington is the Loose-Wiles Biscuit Company, one of the largest biscuit manufacturers in the United States, with headquarters in Boston and branches in many other cities. The Washington branch has been in existence for about a year, and is in charge of A. C. Shannon, and the success which the business has had under Mr. Shannon's management is a striking testimonial to that gentleman's ability. The leading product of the Loose-Wiles Company is the famous Sunshine biscuits, which has taken its place as second to no similar product manufactured anywhere in the United States. The biscuits are put up in triple sealed, miniature and dustproof packages, which preserve them fresh and dainty for an indefinite period of time. The Loose-Wiles Biscuit Company is at 25 Thirtieth street northwest, where an establishment, employing a large force of men, is in operation.

Mr. Holabierlein, Famous Bakery.

Mr. M. Holabierlein, who has been in business over twenty-five years, is the owner of one of the most extensive bakery establishments in Washington. His principal store, at 1849 Seventh street northwest, contains a modern plant of large capacity. Mr. Holabierlein is a first-class baker, and his bread, rolls, cake, etc., is considerable, as he supplies a large number of stores throughout the city and suburbs, in addition to his own establishment. Mr. Holabierlein is a first-class baker, and his bread, rolls, cake, etc., is considerable, as he supplies a large number of stores throughout the city and suburbs, in addition to his own establishment. Mr. Holabierlein is a first-class baker, and his bread, rolls, cake, etc., is considerable, as he supplies a large number of stores throughout the city and suburbs, in addition to his own establishment.

Doremus Machine Company.

There can hardly be any disputing the assertion that her inventors have made the United States the greatest of all nations in the field of scientific development, as they have made the most wonderful of all the ages in the working of scientific miracles. W. D. Doremus, vice president of the Doremus Machine Company, of 30-32 Thirtieth street northwest, is one of the most ingenious as an inventor has helped to revolutionize the industrial world. Every citizen of the United States who mails a letter in a street letter box is indebted to Mr. Doremus for that convenience. For every city is equipped with boxes invented by him. Mr. Doremus is also the inventor of the Doremus cotton gin, which has been adopted by the National Cotton Improvement Company, and which bids fair to revolutionize the cotton ginning industry of the country. But these are only two of the best known of Mr. Doremus' inventions, of which there are at least fifty of which patents have been granted by the United States government. The Doremus Machine Company is engaged in the manufacture of many of Mr. Doremus' inventions, manufacturing of small machinery, sheet metal stamping, and in addition does a general business in electroplating, relaying, and finishing. The company was chartered under the laws of Delaware in 1906, and maintains one of the most modern manufacturing plants to be found in the city. A visit to the plant of the Doremus Machine Company is an event to be remembered, for there is no point in the city more interesting to the average American citizen, whether he be an inventor, has an invention, or a mechanical curiosity to satisfy.

Kroeger's Umbrella Store.

One of the large umbrella manufacturing establishments of the country is that operated by J. H. Kroeger, at 618 Ninth street northwest, opposite the office known as Kroeger's Umbrella Store. This business has been established seven years, and has a reputation for having built up both for repairing and new goods. Mr. J. H. Kroeger, who has been an umbrella manufacturer for the past fifteen years, has had twenty-two years' experience, he formerly having been with the largest umbrella factory in the world. Mr. Kroeger's prices are always right, and grades from 25 cents up to the very finest are handled by this well-known firm. The stock in the Kroeger store is large, and there is a wide variety of selections to choose from. The store is beautifully appointed, and the factory is equipped with motor power machinery. Umbrellas are made to order, and repairing and recovering is done. Canes are also repaired, and twelve people are constantly kept busy.

South Washington Coopersage.

The South Washington Coopersage, of which John M. Beavers is proprietor, are manufacturers of barrels and casks, and dealers in second-hand barrels, kegs, and casks, which he ships throughout New York, Maryland, and adjacent States as far West as Michigan. The office is at H and Water streets northwest, where the telephone is 241. The store, and 323 to 327 H street southwest.

D. Ballaw, Practical Mechanician.

Starting with an excellent knowledge of mechanics in 1903, Mr. D. Ballaw has steadily specialized in the construction of light machinery and motor work, and it is doubtful if anywhere else in the country such skillful work in connection with patents can be done. Mr. Ballaw's shop is equipped with the latest power machinery, and is thoroughly up-to-date in every way. He is thoroughly familiar with the Patent Office, and files original models made for inventors from drawings and specifications in the Patent Office. His shop is located at 211 Seventh street northwest, and he employs on an average ten people.

George T. Keen, Inc.

It is certainly a long step from the tailor of the old days working painfully away on one garment at a time to the up-to-date merchant tailor of to-day. Yet the latter is no less a craftsman, and his business is no less an art. The Keen establishment was the real pioneer of such establishments as that of George T. Keen, Inc., merchant tailor. When it became necessary to have the business on a larger scale, the Keen establishment was moved to its present location at 1213 F street northwest, and was established in 1905. It was incorporated in 1906, and has since that time been a success. The success of Mr. Keen is due to his strict adherence to sound business principles.

Herold.

Every well-dressed man in Washington knows Herold, the tailor, for he has been catering to the most exacting requirements of Washington society for the last thirty-five years, first in the person of the late George W. Herold, the founder of the firm, and to-day is serving as good service as ever and meeting with the same success. The Herold establishment is represented by Mr. Parke Herold. Patrons of Herold's have long discovered the vanity and futility of going to London or New York for their clothes, and have found that a wider range of exclusive patterns be found elsewhere than those that are contained in Mr. Herold's fashionable stock at 1213 Thirtieth street, and patrons who rely upon his skill to do them justice.

Henry W. Winter.

Before deciding on starting in business on his own account, Mr. Henry W. Winter, located at 604 F street northwest, underwent a twenty-five years' preparation in the employ of the Herold establishment. He was for some time cutter to George W. Herold and Eleanora Bros. of this city. Many of the most prominent residents of Washington have given him a trial and decided to remain his regular customers, for they have found that Mr. Winter takes a real artist's pride in putting the best of material and workmanship into every garment. He charges from \$25 upward for suits. An immense variety of domestic and imported fabrics is kept in stock. Eight assistants are employed, and it is the policy of the firm to have one of the local businessmen that has a certain future before it.

I. Gernert.

Particular men in Washington are not alone in wanting good clothes, and yet the particular man who makes the clothes always makes his greatest hit. In I. Gernert Washington has a tailor who stands high in the regard of the select class of men. This house has been established for ten years, and during that time the trade has continued to increase until to-day the business is a flourishing one, patronized by the best classes in the Capital. Both imported and domestic wools are used in the manufacture of suits. Suits range in price from \$25 to \$80, depending upon the fabric. Mr. Gernert has had forty years' experience in the tailoring business, and is regarded as one of the most skilled artists in his line in the city. He was formerly cutter for George W. Herold and George T. Keen. The store here is located at 1213 F street northwest and is handsomely appointed. Excellent employees are necessary to take care of the large business, which has been won on merit alone.